

<i>SERFF Tracking Number:</i>	<i>UNFG-126689885</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>United Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>46119</i>
<i>Company Tracking Number:</i>	<i>ILLUSTRATION CERTIFICATION</i>		
<i>TOI:</i>	<i>L08 Life - Other</i>	<i>Sub-TOI:</i>	<i>L08.000 Life - Other</i>
<i>Product Name:</i>	<i>Illustration Certification</i>		
<i>Project Name/Number:</i>	<i>/</i>		

## Filing at a Glance

Company: United Life Insurance Company

Product Name: Illustration Certification

TOI: L08 Life - Other

Sub-TOI: L08.000 Life - Other

Filing Type: Form

Implementation Date Requested:

State Filing Description:

SERFF Tr Num: UNFG-126689885 State: Arkansas

SERFF Status: Closed-Filed-  
Closed

Co Tr Num: ILLUSTRATION  
CERTIFICATION

Author: Joanne Young

Date Submitted: 07/02/2010

Reviewer(s): Linda Bird

Disposition Date: 07/06/2010

Disposition Status: Filed-Closed

Implementation Date:

## General Information

Project Name:

Project Number:

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 07/06/2010

Deemer Date:

Submitted By: Joanne Young

Filing Description:

Illustration Certification

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 07/06/2010

Created By: Joanne Young

Corresponding Filing Tracking Number:

Attached are the appropriate Illustration Certifications for the annual period beginning 7/1/2010.

## Company and Contact

### Filing Contact Information

Joanne Young, Analyst

118 2nd Ave SE

jyoung@unitedfiregroup.com

319-286-2620 [Phone]

SERFF Tracking Number: UNFG-126689885 State: Arkansas  
Filing Company: United Life Insurance Company State Tracking Number: 46119  
Company Tracking Number: ILLUSTRATION CERTIFICATION  
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other  
Product Name: Illustration Certification  
Project Name/Number: /

PO Box 73909 319-286-2570 [FAX]  
Cedar Rapids, IA 52407-3909

### Filing Company Information

United Life Insurance Company	CoCode: 69973	State of Domicile: Iowa
118 2nd Ave SE	Group Code: 248	Company Type: Life
PO Box 73909	Group Name: United Fire Group	State ID Number:
Cedar Rapids, IA 52407-3909	FEIN Number: 42-6061188	
(319) 399-5700 ext. [Phone]		

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### Filing Fees

Fee Required? No  
Retaliatory? No  
Fee Explanation:  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United Life Insurance Company	\$0.00	07/02/2010	

SERFF Tracking Number:	UNFG-126689885	State:	Arkansas
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Company Tracking Number:	ILLUSTRATION CERTIFICATION		
TOI:	L08 Life - Other	Sub-TOI:	L08.000 Life - Other
Product Name:	Illustration Certification		
Project Name/Number:	/		

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Linda Bird	07/06/2010	07/06/2010

<i>SERFF Tracking Number:</i>	<i>UNFG-126689885</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>United Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>46119</i>
<i>Company Tracking Number:</i>	<i>ILLUSTRATION CERTIFICATION</i>		
<i>TOI:</i>	<i>L08 Life - Other</i>	<i>Sub-TOI:</i>	<i>L08.000 Life - Other</i>
<i>Product Name:</i>	<i>Illustration Certification</i>		
<i>Project Name/Number:</i>	<i>/</i>		

## Disposition

Disposition Date: 07/06/2010

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>UNFG-126689885</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>United Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>46119</i>
<i>Company Tracking Number:</i>	<i>ILLUSTRATION CERTIFICATION</i>		
<i>TOI:</i>	<i>L08 Life - Other</i>	<i>Sub-TOI:</i>	<i>L08.000 Life - Other</i>
<i>Product Name:</i>	<i>Illustration Certification</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Illustration Certification		Yes

SERFF Tracking Number:	UNFG-126689885	State:	Arkansas
Filing Company:	United Life Insurance Company	State Tracking Number:	46119
Company Tracking Number:	ILLUSTRATION CERTIFICATION		
TOI:	L08 Life - Other	Sub-TOI:	L08.000 Life - Other
Product Name:	Illustration Certification		
Project Name/Number:	/		

## Supporting Document Schedules

	Item Status:	Status
		Date:
<b>Satisfied - Item:</b>	Illustration Certification	
<b>Comments:</b>		
<b>Attachment:</b>		
Illustration Certification 7-2010.pdf		

TO: Board of Directors, United Life Insurance Company

I, Steve Griffith, Griffith, Ballard and Company, am the consulting actuary for the United Life Insurance Company, Cedar Rapids, Iowa and am a member of the American Academy of Actuaries in good standing. I was appointed by the Board of Directors of said insurer to be the Illustration Actuary for all plans of insurance subject to the Life Insurance Illustration Regulation. The appointment was documented in the Board minutes dated May 15, 1996. I meet the Academy requirements for making this certification and the requirements of applicable state regulations.

Scales used in illustrating non-guaranteed elements for the plans of insurance described below meet the requirements of the Regulation. The disciplined current scales for these plans are in conformity with the Actuarial Standard of Practice for Compliance with the NAIC Life Insurance Illustration Model Regulation (ASOP 24) promulgated by the Actuarial Standards Board except as noted below. Moreover:

- No currently payable scale for business issued within the scope of this certification has been reduced for reasons other than changes in the experience factors underlying the disciplined current scale.
- Non-guaranteed elements illustrated for new policies are consistent with those illustrated for similar inforce policies.
- The minimum expenses used in the calculation of the disciplined current scale for all policy forms subject to this regulation were Fully Allocated.

This certification covers the following forms and plans of insurance marketed with illustration of non-guaranteed elements:

<u>Form #</u>	<u>Description</u>
LIU-642 (03-07)	Uni 3
LIU-435 (1-YT)	Annual Renewable Term
LIU-430 (5-YT)	5 Year Renewable Term
LIU-441 (10-YT)	10 Year Renewable Term

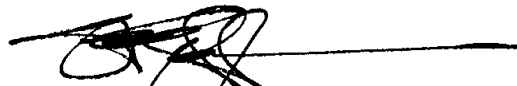
This certification is effective for scales used in illustrating non-guaranteed elements commencing July 1, 2010. This is the annual certification for the Company as required by the Illustration Regulation.

I have relied upon Kent Hutchins, Vice President and Chief Operating Officer, for providing me with the schedule of policies and riders which the Company intends to market with illustration of non-guaranteed elements and those without.

I have relied upon Kent Hutchins for submitting the appropriate data for all currently illustrated non-guaranteed elements.

Finally, I have relied upon Kent Hutchins for providing copies of illustration software for the purpose of verifying the calculation of illustrated non-guaranteed values.

June 25, 2010  
Date

  
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Steve Griffith  
Griffith, Ballard and Company  
100 First Avenue N.E., Suite 117  
Cedar Rapids, Iowa 52401

## MEMORANDUM

The memorandum is our annual filing under the NAIC Life Insurance Illustrations Model Regulation and contains:

- the notification of those life insurance policy forms currently offered for sale by United Life Insurance Company, Cedar Rapids, Iowa, which will be marketed with illustrations and those marketed without.
- my required certification as the officer responsible for illustration regulation compliance.

**This filing is effective commencing July 1, 2010.**

Those forms to be marketed with illustrations are as follows:

<u>Line of Business</u>	<u>Form No.</u>	<u>Generic Description</u>
Life	LIU-642 (3-07)	UNI-3
Life	LIU-435 (8-04)	Annual Renewable Term
Life	LIU-430 (8-04)	5 Year Renewable Term
Life	LIU-441 (8-04)	10 Year Renewable Term

Those forms to be marketed without illustrations are as follows:

Life	LIU-14	Group Term
Life	LIU-39 (1-04)	Single Premium Whole Life
Life	LIU-1 (10-05)	Whole Life
Life	LIU-105 (9-09)	5 Pay Whole Life
Life	LIU-110 (9-09)	10 Pay Whole Life
Life	LIU-120 (10-05)	20 Pay Whole Life
Life	LIU-520 (8-04)	20 Year Renewable Term

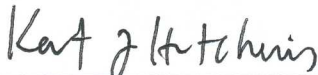
I certify:

\*that the illustration formats for all illustrations provided by us meet the requirements of the Life Insurance Illustration Model Regulation.

\*that the non-guaranteed elements used in all illustrations provided by us are those certified by the Illustrations Actuary.

\*that we have provided our agents with information concerning the expense allocation method we used in our illustrations.

Also enclosed is the required certification from our Illustration Actuary.



Kent J. Hutchins, Vice President/Chief Operations Officer

UNITED LIFE INSURANCE COMPANY  
1118 Second Avenue SE  
PO Box 73909  
Cedar Rapids IA 52407-3909